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Micro Credit and Women's Agency: A comparative perspective across socio-religious communities in West Bengal, India

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Abstract

The paper explores the impact of a government sponsored microcredit program in India on women's decision-making agency across different socio-religious communities. The paper shows that women's participation in the Swarnajayanti Gram Swarojgar Yojana (SGSY) has resulted in varied patterns of decision-making across socio-religious communities (SRC) in four areas chosen for inquiry: (a) Money Management, (b) Food item (c) Use of borrowed money and (d) Kinship and family matters. The likelihood of taking 'female only' decision than that of 'male only' decision has increased among participating households irrespective of caste and creed compared to control group. Men control decisions in money management in both treatment and control households. In other three spheres women of participating households have a greater say compared to control group.

Key Words: Micro Credit, SGSY, Women's Participation, Gender Roles, Decision Making Agency, Multinomial Logit Model.

JEL Classifications:C23, I38, J16

Micro Credit and Women's Agency: A comparative perspective across socio-religious communities in West Bengal, India

Current studies on the decision-making agency of rural women in male-dominated communities tend to suggest that women's ability to articulate their voices in different spheres of life can be taken as a reflection of their empowerment together with independent decision-making (Agarwal, 1994, 1997; Kabeer, 1995, 1999, and 2001; Holvoet, 2005). However, there is an absence of a comparative perspective across communities of different faiths and socio-economic status. This perspective requires a re-examination of some key premises that have guided quantitative research so far. They are: (a) the extent to which women's independent decision-making can be used as a measure to assess their welfare outcomes, and (2) the assumption that women's independent decision-making process is triggered only by exogenous events. Practices of measurement of women's independent decision-making often focus on women-headed households, which are generally poorer and have lower levels of aggregate welfare compared to male-headed households where women's decision-making is less likely to be independent. The focus on role of the exogenous events in women's decision-making can cast aside the importance of preconditions, and subsequently leave out in turn the significance of socio-religious norms, intra-household relationships and life-cycle situation.

The impact of any development program differs widely among different castes creeds and religions of a society. India is a multi religion, multi lingual and multi cultural state. Variations in terms of human development, poverty and deprivation among SRCs are wide, and evaluation of impact might yield a better picture if the process incorporates the existing heterogeneity among social communities. This paper explores the impact of women's participation in self-help groups on decision-making agency across communities of different faith and socio-economic status in West Bengal, India. It focuses on the government-sponsored microcredit program -- the Swarnajayanti Gram Swarajgar Yojana (SGSY) -- in Murshidabad District. As per the report of Register General Census (2005), this District is most densely Muslim populated district in the country. In 2005 the Prime Minister appointed a high level committee -- The Rajendra Sachar Committee -- to review the socio economic condition of Muslims in India. The Committee submitted its report in 2006. The Report introduced the term Socio-Religious Communities (SRCs) to refer to the following composition: Upper Caste Hindus (UCs)¹, Other Backward

Castes (OBCs)², Schedule Castes (SCs)³ and Muslims(Ms). The committee found that Muslim community was lagging behind even SC community in terms of several socio-economic indicators. Muslim child experiences a significantly greater risk of being underweight or stunted than a child belonging to other SRCs. The literacy rate among Muslims in 2001 was far below the national average. Dropout rates among Muslims are highest at the level of primary, middle and higher secondary compared to all the SRCs. The aim of the paper is to explain the variations of impact and the extent to which the government-sponsored program have benefited women of Muslim communities. Section II explains how women's empowerment and decision making agency is conceptualized; section-III depicts status of women in Islam; Section IV describes some salient features of SGSY program and empowerment potential of micro credit; section-V explains data and methodology and section –VI shows results and discussions.

II Conceptualizing Women's Empowerment and Decision-Making Agency:

Kabeer's (1999, pp-436-63) approach to measuring empowerment focuses on the ability to make choices, which depends on resources, agency and achievements. Resources are the pre conditions, agency is the process and achievements are outcomes of empowerment. From this perspective agency implies one's independence of setting parameters of choice, even in the face of opposition of others. It consists of both tangible and intangible actions. In reality it is reflected through decision-making agency, but it also includes a sense of self-respect. Agency can take the form of bargaining and negotiation, deception and manipulation, subversion and resistance as well as more intangible, cognitive process of reflection and analysis. Although in theory measurement of agency generally covers involvement in political processes, movement in public domain and incidence of domestic violence etc., the form of agency which appears most frequently in measurement efforts relates to decision making agency. This is not surprising since decision making in some form is at the heart of some of the best known attempts to conceptualize power (Lukes, 1974; McElroy, 1992)

Constraints to agency in the development process are most often structural and connected to macro environment. The stimuli for agency in empowerment as a process can be something that alters the trajectory of an individual's life and expands the physical and social space in which

she/he operates. 'Space' as a concept has been used to analyze the boundaries in which a person is able to move, maneuver and negotiate to develop her/his capabilities (Randive, 2003, pp-1674-79). Initially every person has an allotment of spaces at a moment in a time. This allotment is determined by the domestic and macro environment, within which the person lives. Both these individual and macro environment has same dimension and space. Spaces determine the person's capacity to act and ultimate behavior both within household and outside it. Constrained spaces negatively affect 'power to' i.e. the person has achieved the capacity to take decision. Just as the individual woman is placed within domestic environment and has to negotiate her place within it, the domestic unit is placed within larger macro environment. The macro environment depends on culture, kinship pattern and gender norm. It is interesting to see whether macro changes in the nature of state enforced economic intervention like microfinance alter micro level dynamism, thereby changing opportunity patterns of families and individuals.

While, a constriction of spaces implied a lack of power in all the four dimensions of power over, to, with and within, an expansion of spaces does not necessarily imply empowerment. There is no linear relationship between empowerment and the expansion of spaces. For example often it is found that, an intervention such as micro finance, which has given economic space to a woman in terms of an income, does not empower her, because she has no control over that income. On the contrary it may even lead to an increase in domestic violence as has been found in the case of studies in Bangladesh (Akerley, 1995; Goetz and Sengupta, 1996; Rahaman, 1986). However, if the intervention/participation increases her levels of confidence and self-esteem, then a process of empowerment has been unleashed (Bhattacharya, 2008).

III SGSY and Women Empowerment:

Given that women represent the major conduit for credit transfer to poor rural households; it is quite pertinent to ask whether there are indeed any significant payoffs for women from participation in SGSY programs. In evaluating the impact of SGSY, research studies have frequently addressed this question from different disciplinary stances and from a variety of theoretical perspectives of women's empowerment. The Swarnajayanti Gram Swarozgar Yojana

(SGSY), a government sponsored microfinance program, is perhaps the largest of its kind in the world. The scheme aims formation of a large number of micro enterprises in the rural areas through the intervention of Gram Panchayats by establishing a large number of Self Help Groups (SHGs). SHG is a voluntary association of 10-15 members predominantly from same socio-economic background. Initially each member has to contribute some amount to their respective group corpus regularly. At least after six months from the formation of the group each SHG has to appear in a gradation test⁴. The performance of a group depends on the average number of meetings arranged by the group in a particular month; regularity of the monthly contribution by group members; and regularity of the repayment of loans by the borrowing members etc. This gradation test is conducted in order to minimize the adverse selection problem. It may arise when the borrowers have characteristics that are unobservable to the lenders and that may affect the probability of the ability of loan repayment. After qualifying the test, the group becomes eligible to get revolving fund⁵. Consequently, the group has to go through II-gradation test, and ultimately they become eligible to get back ended subsidy⁶. The SGSY guideline specify that at least 50 percent of the beneficiaries of this scheme will be Scheduled Castes(SCs) and Scheduled Tribes(STs), 40 percent of beneficiaries should be women and 3 percent should be disabled. Hence, the scheme has targeted the women of socially disadvantaged strata.

Participation in a microfinance program is hypothesized to increase empowerment in at least three ways: by placing more financial resources in women's hands, by increasing women's bargaining power within the household because of increased financial contributions, and by building solidarity, self-esteem and self-efficacy through group activities with other women. These forms of empowerment, in turn, reduce barriers to accessing family planning services, including financial constraints, restrictions on mobility outside the household, lack of information about contraception, and opposition from husbands (S. Amin & Pebley, 1994, pp.121-154; Schuler & Hashemi, 1994, pp.267-282; Schuler et al., 1997; Steele et al., 2001, pp.-635-653). One additional mechanism by which microfinance programs enhance empowerment is social learning and social influence. Social influence is a diffusion model in which interpersonal interactions in social contexts change individuals' preferences; social learning is a

closely-related concept in which interpersonal or impersonal interactions provide information that changes an individual's decision-making process.

Evidence from microfinance clients around the world indicates that access to finance is claimed to have made women clients more confident and assertive in the household decision making, thus confronting gender inequalities. However, the existing evidence-the hypes and hopes behind the success of microfinance-abounds with anecdotes that can never be a substitute for rigorous statistical evidence. In fact more important are the problems encountered while carrying out careful impact assessments (Aghinon and Morduch 2005, pp 199-229).Results of impact evaluation studies on empowerment for SGSY are mixed. Banerjee and Sen (2003) conducted a study in three Districts of West Bengal, and did not observe any significant impact of SGSY on the empowerment status of woman. Sud (2003) studied women SHGs of SGSY scheme in Gandhinagar, Gujarat and found that program beneficiaries are unable to identify their needs and resources, and take decision collectively. Result of evaluation of the SGSY(Planning Commission, Midterm Appraisal of tenth Five Year Plan 2002-07, Government of India, 2005,pp-238-42) revealed that building of gender perspective in the program has been conspicuously absent in many parts of the country. Study conducted by Ekatara (2007) in Madhya Pradesh found that of the 99 women groups, 92 stated that they had been empowered to start working on their own. Their self confidence had been enhanced, and also their capacity to attempt something new. 17 groups reported an increase in social status. Pathak and Pant (2008) in a study in Uttar Pradesh has shown that SGSY has helped women SHG members to restore their dignity as they need not go to the village money lender. Prior to joining SGSY program they became puppet to village money lenders. The study also found spillover effects of SGSY program among non participants. Existence of SGSY program has reduced interest rate of lending from village money lenders. Wagh and Gaikwad (2009) conducted a study in Western Maharashtra, India, on the impact of SGSY on socio economic status of women. The study revealed that 10.5 percent of the respondents had low level of impact on their socio-economic status. Medium level of impact was observed in case of 44.50 percent of respondents. Evaluation report on SGSY in Jammu and Kashmir has revealed that the issue of formation of women-SHGs in the State was taken up with the senior officials of the DRDA, who explained that they found it

difficult to form and organize women SHGs at the district level. Study conducted by Arohon (2010) revealed that most of the respondents were not able to quote or remember any instance on what they have done to enhance the capability of her institution or other similar bodies or whether they could feel being part of some local issues apart from some respondents reporting to be leaders of the SHGs and members /leaders of higher order structures like cluster or federation. Some of the respondents reported of participating 'Village Council'. It was also significant that awareness of members on issues of empowerment, importance of SHGs, cluster, irrigation groups was quite high in the survey area. Kundu (2008) conducted a study in Bankura District in West Bengal, and observed that all SGSY program participants feel better and enjoy a few respects within her family and the society they belong after forming SHGs. In their opinion SHGs are now helping them to build their social awareness. They are now much aware about the child health, family planning, importance of sanitation in house etc. However, there is hardly any study that reflects impact of SGSY on decision making agency of women across SRCs. Therefore, it is interesting to see whether the SGSY program has any impact on the decision making agency of program participant women.

SECTION-IV Women in Islam:

There always has been confusion about Muslim women's status and rights. The confusion arises due to the significant differences about the status and rights of Muslim women in textual Islam, in Islamic history and tradition and in Islam in practice at present. It is a fact well established that Islamic texts like Qur'an and Hadith⁷ place women at par with men in most respects (Kazi, 1994). In fact against the background of blind patriarchy and slave-like status of Muslim women in the then prevailing pre-Islamic society, Islam raised the status of women in geometrical proportion. "Allah thus allowed men in view of the social context and societal values a slight edge over women but also warned them elsewhere as one of the last revelation in respect of women that men and women are equal in the sight of Allah (Qur'an, 33:35). Women, at par with men, enjoy all rights under Islamic law. This is true, contradictory to the common belief that Islam denies women of their natural rights (Ahmed, 2001).

When the Quran is so clear, Muslim women's social and educational backwardness all over the World, the contradictions and women-unfriendly interpretations of the Shariah⁸ are attributed to self-seeking Mullahs⁹. Reports show that major changes are taking place in some parts of the Muslim world. There is a new craving among Muslim women to be treated with respect due to them as human beings, and for equal rights; the latter a combination of human rights and fundamental rights to which they are entitled under the country's constitution. Women i.e., Muslim women, in Islamic countries are pursuing their rights within the Islamic discourse; for the enjoyment of their rights sanctioned in Quran. Islam, as eminent scholars assure, is a progressive religion for women, was radically egalitarian for its times and remains to be so. Muhammad Asad writes, "Quran and Islamic history provide ample evidence of women undertaking various forms of political involvement from the fighting in battles to influencing political decisions. Ignoring the contributions of Muslim women deprives our Islamic heritage of valuable role models while continuing the stagnation of Islamic thought (Mohon, 2009). Muslim women's rights have been a topic of discussion and debate over the past few decades, and with a good reason. Many as patriarchal and particularly oppressive to women consider Islamic Law (Shariah), and there is enough scope of debate regarding Qur'an says about certain problems, which gravely affect Muslim women, specifically: 1. Gender equality, 2. Polygamy, 3. divorce and 4. Veiling,

Due to the recent historical events concerning the oppression of Muslim women "in the name of Islam," there is a need to go back to the source of Islamic belief in order to rediscover the Qur'anic position on Muslim women and their rights. The need for an imminent critique of the *Shariah* becomes more pressing than ever because of the negative interpretations of the West regarding Islam and it's (the West) "messianic" obsession to free the woman (believed to be objectified as another) from patriarchal institutions— which is further exacerbated by the mistaken belief in feminist discourse that the only model of emancipation and empowerment is the Western type. The teachings of the Holy Prophet of Islam emphasize, "The acquiring of knowledge as bounden duties of each Muslim from the cradle to the grave" and that "the quest for knowledge and science is obligatory upon every Muslim man and woman." One-eighth (that

is, 750 verses) of the Quran (the Muslim Holy Book) exhort believers to study nature, to reflect, and to make the best use of reason in their search for the ultimate truth.

Muslim clerics put restrictions on women's contact beyond their households. This is based on the ideas of chastity and pollution. This pollution might come from men, and restrictions are placed on women to limit contact with men other than their husband. Requirement includes that women remain veiled, and have restricted mobility outside their house. These norms governing women's role in society, limit women's perception about what is achievable in the work place. In India relative to Hindu women Muslim women face more social restrictions. In the Hindu hierarchical caste system, SC women face fewer social restrictions relative to UC women (Joan P Menche, 1988). Difference in socio religious status implies difference in traditional restrictions on mobility and social interactions. Among Hindu women UCs may face considerable restrictions compared to SC women in northern part of the country. In general, the returns to micro finance based entrepreneurship should be highest for those communities least fettered by conservative social norms. However, this need not be the case for an intervention that primarily influences women's knowledge of business practices and aspirations. If traditional norms about gender roles can be challenged, or if they mainly work to limit women's exposure to and knowledge of business opportunities, then returns from micro finance based small entrepreneurship training may be higher for women from more restrictive social groups (Field et al, 2010).

Section-V Data and Methodology:

Sampling Scheme: The District of Murshidabad, West Bengal, has been chosen as the field of study. As per Census 2001, total Muslim population of the District is 3,73,538. 48.6 percent of the Muslim population is literate and 42.8 percent of the Muslim women can read or write. In the 0-6 age group the Muslim sex ratio is 976. As per the estimate of Indicas Analytics¹⁰, India Today, 2004, the score of the district in the index of social progress is .46. In the District of Murshidabad, there are 5 Sub-Divisions, 26 Blocks, 256 Gram Panchayats and 2290 Mouzas¹¹. In order to grasp the ecological variation in the study we have chosen purposively Kandi Sub-Division, part of 'Rarh Bengal'¹², and Berhampore Sub Division, part of 'Ganges Delta'. Overview of sampling across subdivisions is described in Table 1.

(Insert Table-1 Here)

The households are sampled in villages that are with and without the SGSY program. In program villages, both the program participant and non-participants are sampled. The sampling was done from the detailed list of SHGs provided by the District Rural Development Cell (DRDC). At the stage of sampling of SHGs under SGSY scheme, however, an intervening stratification by categories of socio religious communities was introduced. SHGs were classified among four strata by caste and community affiliation: Schedule Caste Hindus (SCs), Other Backward Castes (OBCs), Muslims and Upper castes (UCs). Here Muslim means Muslim General Caste. Table-2 gives a profile of sampling across Socio Religious Communities

. (Insert Table-2 Here)

Thirty Groups, each having two year's age, were chosen from each Sub-Division. Each group consists of 10 to 15 members. Five members from each group were chosen randomly and their households were surveyed. Therefore, total three hundred SHG member-household were surveyed. Seventy households having same socio-economic background as SHG member-households from the program villages of each region were surveyed. Similarly, thirty households from the non program villages of each Sub-Division were interviewed. Initially it was done in 2006. The survey started from January and ended in July to minimize recall period about their pre- SHG participation socio-economic situation. As all the SHGs are two years old, therefore, pre-SHG year implies 2004. In 2006 the sample contains hundred twenty Muslim SHG members and sixty SHG members each from other three SRCs. All these households were resurveyed in 2008. During this period, twenty three SHG members have left the group, whereas 8 individuals who were non-SHG members became SHG members in program villages in 2008. Therefore, in 2008 we have 277 individuals who are SHG members and 132 individuals who are non-SHG members in program villages and sixty non-SHG members from non-program villages. Therefore, in 2008 among 277 SHG members 109 are Muslims, 58 are UCs, 55 are OBCs and 55 are SCs. Among 132 non-SHG members of program villages 50 are Muslims, 27 are UCs, 28 are OBCs and 27 are SCs. Among 60 non-SHG members of non-program villages 30 are Muslims and other three SRCs each have 10 members. Program villages in Kandi Sub-Division are Salar, Raigram, Agardanga, Alugram and Masla, whereas Villages in Berhampore Sub-Division are

Bazarsau, Kamnagar, Saktipur, Mirzapur and Simuldanga. Non program villages in Kandi Sub-Division and Berhampore Sub-Divisions are Berbari, Bhabanipur, and Ibrahimpur and Sonar Gram respectively.

Mode of Analysis: An important problem of causal inference is how to estimate treatment effects in observational studies, situations (like an experiment) in which a group of units is exposed to a well-defined treatment, but (unlike an experiment) no systematic methods of experimental design are used to maintain a control group. The SGSY program under study was already operational which meant it was impossible to assign households randomly over the different subsamples. It is well recognized that the estimate of a causal effect in this program obtained by comparing a treatment group with a non experimental comparison group could be biased because of problems such as self-selection or some systematic judgment by the researcher in selecting units to be assigned to the treatment. In other words, simply using non-participating households as control group will not be a solution to address selection biases. In a quasi experimental design though it is not possible to completely iron out the problem of selection bias, but now a day's Heckman's procedure and Instrumental Variable (IV) approaches are widely used to control selection bias. Two step procedures have some important limitations (see Bound et al., 1993; Stolzenberg and Relles, 1997, pp.494-507), and we have not been able to find an instrument that will influence program participation but not the decision making agency. From the list of program participants and nonparticipants of several SRCs, random samples were drawn. We gathered pre- intervention data on a number of individual characteristics across SRCs. We formally tested for any differences in background characteristics among the different sub-samples. Table 3 gives a profile of the different subsamples and presents results from formal testing for differences.

(Insert Table-3 Here)

Here we are interested to see the impact of SGSY program participation across SRCs on four aspects of decision making: (a) money management, (b) food item, (c) use of borrowed money and (iv) kinship and family matters. For each of this aspect respondents are asked who takes the decision. Decisions might be 'male only decision making', 'joint decision making', 'norm following' and 'female only decision making'. Here we have followed the frame work of

Holvoet (2005). The term norm following requires a bit explanation. ‘Norm following’ means the decision is not taken by husband or wife rather it is taken by someone else. It might be ‘Self Help Group’, some elderly members of the household or the decision is a standard norm in the society. Table 4 gives an over view of the pattern of decision making for the four areas across five sub-samples.

(Insert Table-4, Here)

There is significant variation in decision making mechanism about ‘money management’ across SRCs. About 25 percent decisions on ‘Money Management’ are taken jointly across all SRCs of treatment group except OBCs. In SC and OBC households about one third decision regarding money management matter is ‘norm following’.

The general perception is that ‘Food Item’ is mostly decided by women alone or jointly with the husband, but from the table 4 we can observe that in SC and Muslim households around 50 percent decision regarding this matter is taken by ‘male alone’.

Compared to control group, decision regarding use of borrowed fund is significantly decided by female only or jointly with their husband. Here male can hardly ignore the opinion of female members of the household. This trend is alike among all the SRCs of treatment group.

Decision making patterns regarding kinship and family matters have some important variations among SRCs. In UC and Muslim-households, women have significant say in this matter, but in OBC and SC households, mostly men alone take decisions regarding ‘kinship and family matters’.

Regression Analysis:

Model Specification: Our estimated Model is

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 D_1 + \beta_7 D_2 + \beta_8 D_3 + \beta_9 D_4 + \mu$$

; Y is type of decision taken in the household. Here we have four types of decision: (a) Female decision, (b) joint decision, (c) norm following and (d) male decision. Therefore, dependent variable can take four values.

We have following independent variables:

Education(X_1): Education makes people self reliant. Here education level of the participant is considered and that is expressed as number of years in school. Therefore, we expect that in a household having educated woman, the likelihood of male only decision making will decline.

Age(X_2): It is expected that with higher age of the female there will be lower probability of taking male only decision in the household.

Age difference between husband and wife (X_3): We postulate that in a household having lower difference of age between husband and wife, likelihood of taking male only decision will decline.

Independent Source of Income (X_4): Independent income enables women to think in a number of areas independently. Their status in the household increased. Through their job, women get familiar with the outer world. Therefore, women having independent source of income will be consulted regarding different matters of household. This is a binary variable. $X_4 = 1$ if the woman has any independent income otherwise zero.

Husband's Education(X_5): It is expected that an educated husband will give more importance to the opinion of his spouse. Husband's education has been represented whether he is literate or not. This dummy variable takes 1 if husband is literate and 0 otherwise.

In our study, respondents are stratified in four Socio Religious communities (SRCs) viz. Upper Caste Hindus (UCs), Other Backward Castes (OBCs) Scheduled Castes (SCs) and Muslims. Here Muslims mean General caste. It is expected that compared to the reference category other SRCs would have lower chance of taking male only decision. Here $D_1 = 1$ if the individual is UC program participants, otherwise zero. $D_2 = 1$ if the individual is OBC program participant, otherwise 0. Similarly, D_3 takes value 1 if the individual is SC program participant; otherwise, its value is 0. D_4 is also a dummy variable taking 1 for Muslim program participants and zero otherwise.

β is parameters to be estimated, and μ is nonsystematic error term.

As decisions are unordered, categorical in nature we take a 'Multinomial Logit' model for our regression analysis. The model is explained in brief here. Suppose a dependent variable has M

categories. One value (typically the first, the last, or the value with the highest frequency) of the dependent variable is designated as the reference category. The probability of membership in other categories is compared to the probability of membership in the reference category. For a dependent variable with M categories, this requires the calculation of M-1 equations, one for each category relative to the reference category, to describe the relationship between the dependent and the independent variables. Hence, if the last category is the reference, then, for $m = 1 \dots M-1$,

$$\ln \frac{P(Y_i=m)}{P(Y_i=1)} = \alpha_m + \sum_{k=1}^K \beta_{mk} X_{ik} = Z_{mi}$$

Hence, for each case, there will be M-1 predicted log odds, one for each category relative to the reference category.

Where
$$P(Y_i = m) = \frac{\exp(Z_{mi})}{1 + \sum_{h=1}^{M-1} \exp(Z_{hi})}$$

And
$$P(Y_i = 1) = \frac{1}{1 + \sum_{h=1}^{M-1} \exp(Z_{hi})}$$

In our context, Y is decision making mechanism with four categories of responses. m=1 for female only decision making, m=2 for joint decision making, m=3 for norm following and m=4 for male only decision making. ‘Male only decision making’ category has been taken as reference category. Therefore, we obtain three equations for each four aspects: ‘Money management’, ‘Food Item’, ‘Use of borrowed fund’ and ‘Kinship and family matters’. β_k represents partial effect of X_k on log odd of taking a particular decision making mechanism compared to female only decision making mechanism, where X_k is explanatory variable. Our null hypothesis is compared to non SGSY program participating control group, each sub sample of program participating households of SRCs has higher likelihood of taking female decisions in

four areas of decision making. In the following section results of ‘Multinomial Logit’ model has been shown.

VI Results and Discussions:

Results from ‘Multinomial Logit’ model for each of the four dimensions of ‘decision making’ are as follows:

Money Management: We find a hierarchy of decision making responsibilities affiliated by the family and community. It reserves certain key areas of decision making for men in their capacity as head of the household. Money management remains in the domain of male decision making. Compared to control group, women decision making, whether independently or jointly with husband, has not increased significantly in program participating households. The picture is alike irrespective of Socio Religious Communities (SRCs). For Muslim program participants the chance of taking women only decision compared to control group, though negative, is insignificant. Therefore, SGSY program participation does not have any significant impact on the role of women in money management. Results from the Multinomial Logit model reveal that age has a significantly negative effect on the likelihood of taking women only decision.

Food Item: The evidence from studies on South Asia suggests that, within family, decision related to cooking apparently falls within women’s domain of decision-making. Among SGSY participant’s probability of taking decision alone or jointly with husband has increased across all SRCs, but significantly for UCs and OBCs. For norm following decision ‘age’ has significantly negative impact compared to non program participants.

Use of Borrowed Money: Decision regarding use of borrowed money reflects women’s agency in translating loans into impact. In this regard women take decision alone or jointly with their husband across all SRCs. Regarding borrowed money male members of the households are unable to take decision without consulting their female counterpart. Among other explanatory variables, ‘age’ has significant negative impact on the likelihood of taking ‘female only decision’ compared to control group.

Kinship and Family Matters: Here we are interested to see whether norms and rules governing social behavior tend to ensure that certain outcomes are reproduced without apparent exercise of agency. But from the analysis of Multinomial Logit model it is evident that program participant UC, SC and Muslim women have significant say regarding this matter. Program participation has

positive impact on the decision making agency of the woman of OBC community regarding 'Kinship and Family Matters', but that is not statistically significant. "Age" again has significant negative effect on the likelihood of taking norm following decision compared to male only decision.

Conclusion:

During household surveys SGSY participants informed that 'group corpus' and their individual saving accounts provide them with longer term access to financial resources. It strengthens their position in the household. As a group women-SHG interact with 'public decision making bodies' like 'Village Education Councils', 'Water Users Associations', and 'Village Councils'. They thought that their involvement in public decision making bodies increased their individual leverage in decision-making within the household. The empirical findings in our investigation support the conclusion that credit channeled through women has enhanced their role moderately as a decision maker, alone or jointly with their husband, in three areas of decision making. However, state sponsored micro finance intervention has not been able to erode the basis of gender subordination to a considerable extent. It is corroborated by our findings that women have least say in Money Management. Discussion in this paper has further revealed that benefits of SGSY have not been accrued evenly among SRCs. Compared to UCs and OBCs, SCs and Muslims do not get benefit of the program participation to a significant extent. It has been argued by Field et al(2010) that If traditional norms about gender roles can be challenged, or if micro finance mainly work to enhance women's exposure to and knowledge of business opportunities, then returns may be higher for women from more restrictive social groups. From this analysis we can conclude that SGSY scheme has not been able to impacting significantly upon gender role or exposure to and knowledge of business opportunities across downtrodden Socio Religious Communities. Thus giving women access to credit, creating constitutional provision for political participation or equalizing educational opportunities are unlikely to automatically enhancing decision making power. However, analyzing the impact of SGSY on decision making agency of women, it should be noted that changing social attitude and challenging class and gender privilege take time. Considerable dedications of Non Government Organizations and long term investment in local level process of social change are required in this regard.

The policy implications that follow from this analysis are quite interesting: The SGSY guideline specify that at least 50 percent of the beneficiaries of this scheme will be Scheduled Castes (SCs) and Scheduled Tribes (STs). However, there is no provision of inclusion of another socially backward community Muslim. Therefore, SGSY scheme should be redesigned to include Muslims on priority basis. At the ending we should recognize the shortcomings of the paper. The paper suffers from usual errors of sampling and subjectivity. Larger sample size and better proxies for 'decision making agency' might yield deeper insight in this regard.

Notes:

1. Group of people at the highest tire of social hierarchy.
2. Group of people backward in terms of socio economic status.
3. This category includes Untouchables. Constitution of India has explicitly recognized it and made certain provisions to safe guard their interests.
4. After six months from the formation of the group, application can be made for the first gradation test. This is crucial for obtaining 'revolving fund'. A committee comprising representatives of Bank, DRDC and BDO decide whether the group is eligible to get 'revolving fund'. Appeal for the second gradation test can be made at least after six months of the first gradation test.
5. Revolving fund comprises credit from both District Rural Development Cell (DRDC) and Bank. Depending on the net worth of the SHG, amount of revolving fund varies.
6. Subsidy is obtained after repayment of loan.
7. Anecdotes about Muhammad and other founder of Islam.
8. The fundamental religious concept of Islam.
9. Clerics of Islam.
10. Economic Research Firm
11. Lowest land revenue collection unit.
12. Lies between the Western Plateau and high lands (Bordering Chhotanagpur Plateau and Ganges Delta)

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Table 1. Over View of Sample Size across Sub-Divisions

District: Murshidabad	No of Villages with SGSY program Covered	No of Villages without SGSY program Covered	No of SHG under SGSY covered in Program Villages		No of SHG Members Under SGSY Groups Covered in Program Villages		Non-SHG Members Covered in Program Villages		Non-SHG Members Covered in Non-Program Villages	
			2004	2008	2004	2008	2004	2008	2004	2008
Sub Divisions Covered										
1.Kandi	5	2	30	30	150	140	70	65	30	30
2.Berhampore	5	2	30	30	150	137	70	67	30	30
Total	10	4	60	60	300	277	140	132	60	60

Table 2. Over View of Sample Size across Socio Religious Communities

District: Murshidabad	No of SHG Members Under SGSY Groups Covered in Program Villages		Non-SHG Members Covered in Program Villages		Non-SHG Members Covered in Non-Program Villages	
	2004	2008	2004	2008	2004	2008
Socio Religious Communities						
UC	120	109	50	50	30	30
OBC	60	58	30	27	10	10
SC	60	55	30	28	10	10
Muslim	60	55	30	27	10	10
Total	300	277	140	132	60	60

Table 3. Individual Level Background Characteristics

	UCs	OBCs	SCs	Muslims	Control Group
Initial mean education of respondent	4.67 (3.66)	3.69 (2.95)	3.97 (3.15)	4.04 (2.59)	3.4 (2.84)
Mean difference of age between husband and wife	6.472 (3.33)	6.3574 (3.5)	6.66 (3.5)	6 (3.61)	6.42 (3.6)
Initial mean age of respondents	18.83 (3.19)	19.16 (4.05)	19.55 (5.52)	17.39 (4.76)	20.02 (5.89)
Having Independent income (%)	48.17	35.21	22.5	19.27	49.65
Husband is literate (%)	36.22	33.33	24.7	27.5	29.02

Notes:

1. Figures in parentheses are standard deviations.
2. Chi-square tests of association were performed .Null hypothesis of ‘no relationship between particular individual characteristic and subsample’ for Husband’s literacy status’ at 10 percent level of significance, but null hypothesis was rejected for ‘having independent income of female respondent’ at 1 percent level.
3. One-way ANOVAs were performed for ‘mean education of female respondents (years)’, ‘Mean age of respondent’, and ‘mean difference of age between husband and wife’. Null-hypotheses of no statistically significant differences could not be rejected at the 1% level for ‘initial mean education of respondents’ and ‘mean age of respondents’ at 5percent level, but unable to reject the null hypothesis for ‘mean difference of age between husband and wife’.

Table4. Decision Making Mechanisms (in percentage) across Five Sub-Samples

SRC s	Money Management'					Food Item					Use of Borrowed Money'					Kinship and Family Matters				
	UCs	O B Cs	S Cs	Mus lims	Con trol Gro up	U Cs	O B Cs	S Cs	Mus lims	Con trol Gro up	U Cs	O B Cs	S Cs	Mus lims	Con trol Gro up	U Cs	O B Cs	S Cs	Mus lims	Con trol Gro up
Female Deci sion maki ng	19.60	1 8 .9 6	13 .0 4	13.8 6	15.8 7	18 .7 6	25. 82	17 .2 4	15.6 2	11.7 6	2 6	21. 33	22	23.3 3	10.3 4	24 .2 4	17. 08	23 .2 2	25	15.9 4
Joint Deci sion Maki ng	27.40	1 2 .0 4	27 .1 4	24.6 1	22.2 3	33 .3 3	32. 25	17 .2 4	15.6 2	14.1 3	2 8	27. 86	29 .3 5	31.6 7	16.2 4	39 .3 9	19. 51	25 .8 2	36.5 5	13.0 5
Nor m Follo wing	17.64	3 2 .7 5	30 .4 1	24.6 1	17.4 6	14 .5 8	19. 35	21 .5 6	17.2	20	2 4	26. 22	17 .7 0	23.3 3	17.2 4	24 .2 4	24. 39	16 .7 7	15.3 8	13.0 4
Male Deci sion maki ng	35.36	3 6 .2 5	29 .4 1	36.9 2	44.4 4	33 .3 3	22. 58	43 .9 6	51.5 6	54.1 1	2 2	24. 59	30 .9 5	21.6 7	55.1 8	12 .1 3	39. 02	34 .1 9	23.0 7	57.9 7
Total	100	1 0 0	10 0	100	100	10 0	10 0	10 0	100	100	1 0 0	10 0	10 0	100	100	10 0	10 0	10 0	100	100